



## Making Credit Card Payments

### Concept

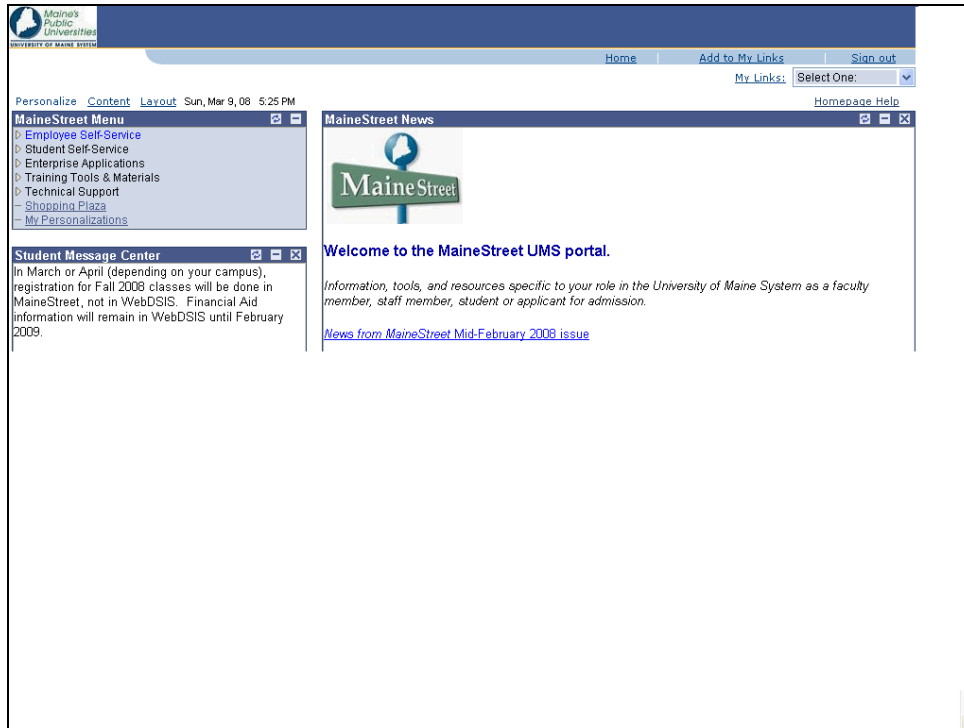
The *Campus Finance* component of Student Self-Service enables students to access their student bill information and manage their charges and payments. This topic covers how students can make credit card payments via Student Self-Service.



### **Background Information**

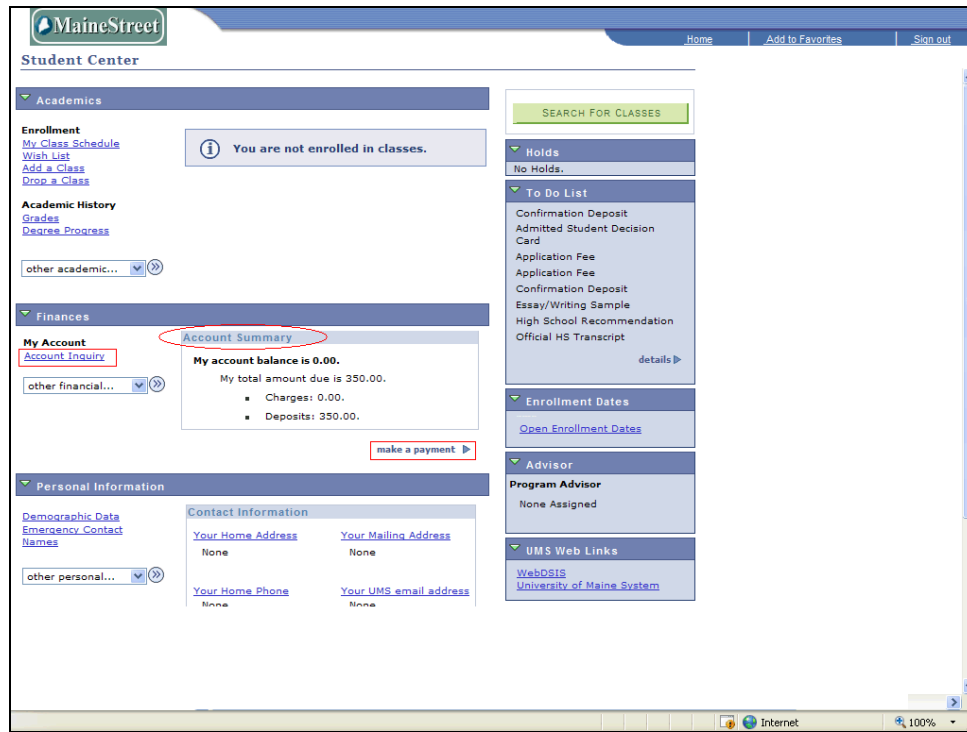
The credit card industry has established standard common processes and precautions for handling, processing, storing and transmitting credit card data. These standards subject the University of Maine System (UMS) to annual compliance reviews and potential fines in the event of a security breach. *TouchNet* is a company that serves higher education institutions by handling all online credit card numbers. This includes card numbers used to pay application fees, enrollment deposits and student bills. TouchNet provides UMS with a credit card payment solution that eliminates the storage of credit card numbers by UMS, either electronically or in hard copy form.



## Navigation



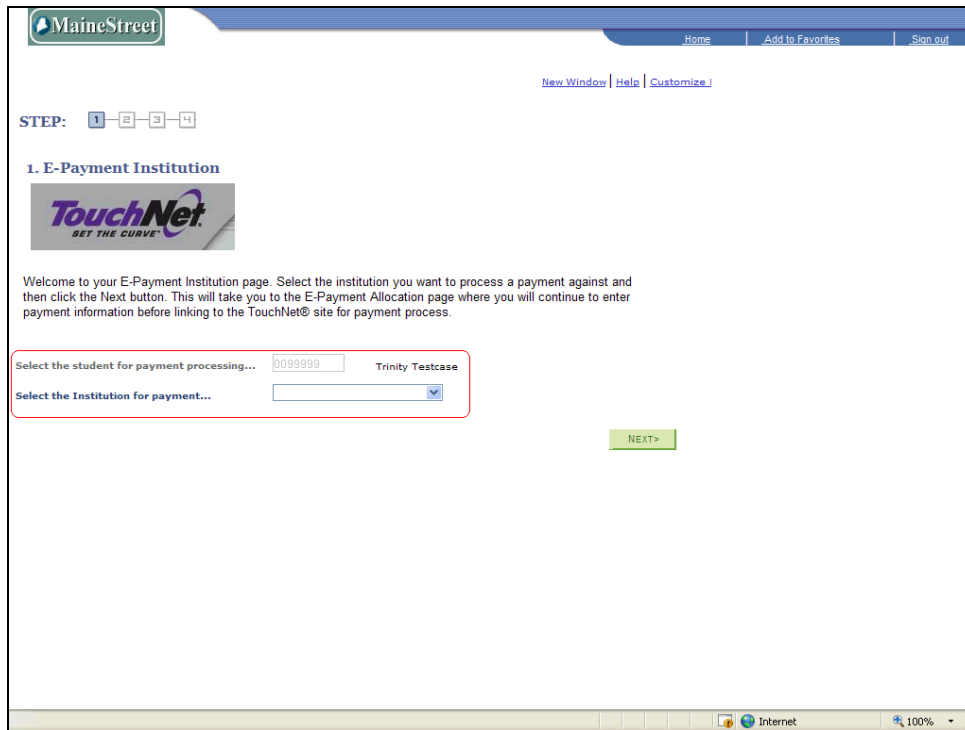
Step	Action
1.	After logging into the MaineStreet portal, click the <a href="#">Student Self-Service</a> link to select it. 
2.	Click the <a href="#">Student Center</a> link. 




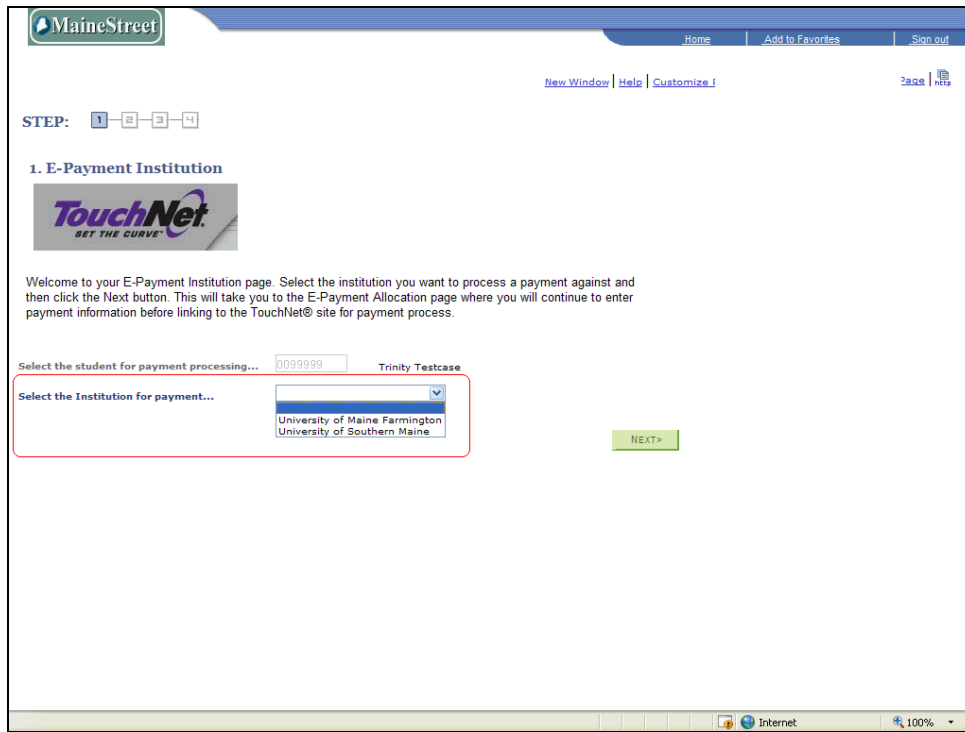
Step	Action
3.	<p>In the <i>Finances</i> section of the <b>Student Center</b>, an <i>Account Summary</i> shows your total charges and deposits due.</p> <p><b><u>Note:</u></b> The account balance figure only <u>includes charges due - not deposits due.</u></p> <p>You can click the <b>make a payment</b> link to process a payment or click the <b>Account Inquiry</b> link to review details about your account.</p> <p>For this example, click the <b>make a payment</b> link.</p> <p><b>make a payment</b> ▶</p>

# Process Document

## Student Self-Service: Making Credit Card Payments



Step	Action
4.	<p>On the <b>Step 1 E-Payment Institution</b> page, the student's name and MaineStreet ID appear in the <i>Select the student for payment processing</i> field.</p> <p>All online payments are processed through the TouchNet online payment system. TouchNet is a company that serves higher education institutions by handling all online credit card numbers and bank account information provided during the payment process.</p> <p>Click the drop-down arrow in the <i>Select the Institution for payment...</i> field.</p> 




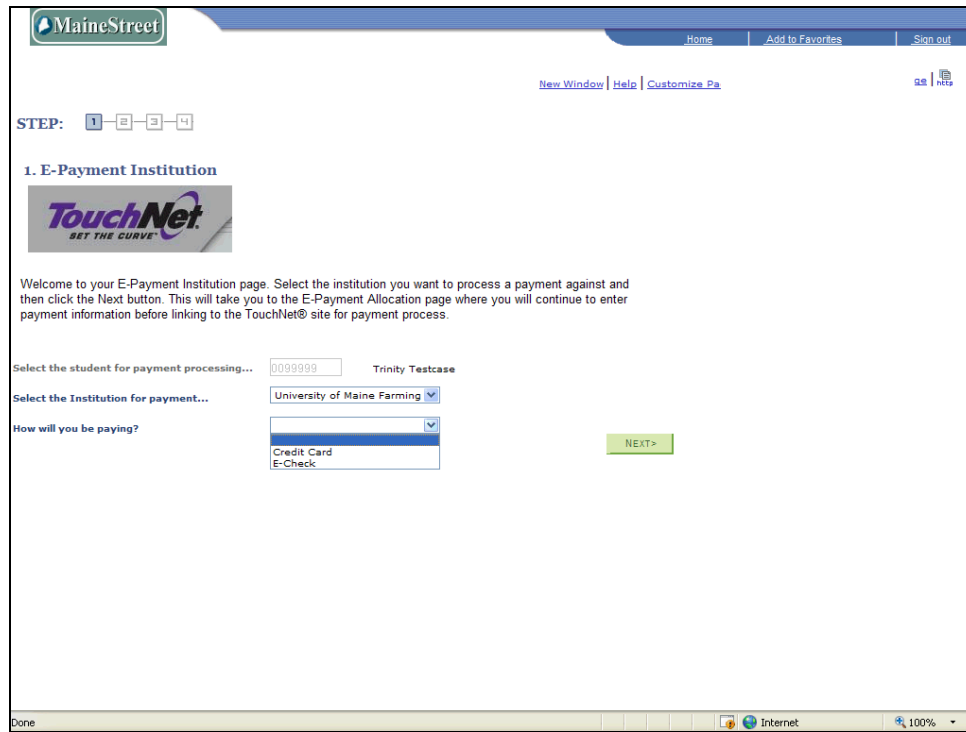
Step	Action
5.	<p>Only institutions where you have charges/deposits due will appear in the list.</p> <p>Select the institution you are processing a payment for. <b>Note:</b> <i>You can only make payments one institution at a time.</i></p>


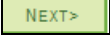
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Step	Action
6.	After selecting an institution, the <i>How will you be paying?</i> field should appear.  Click on the drop-down arrow. 


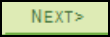


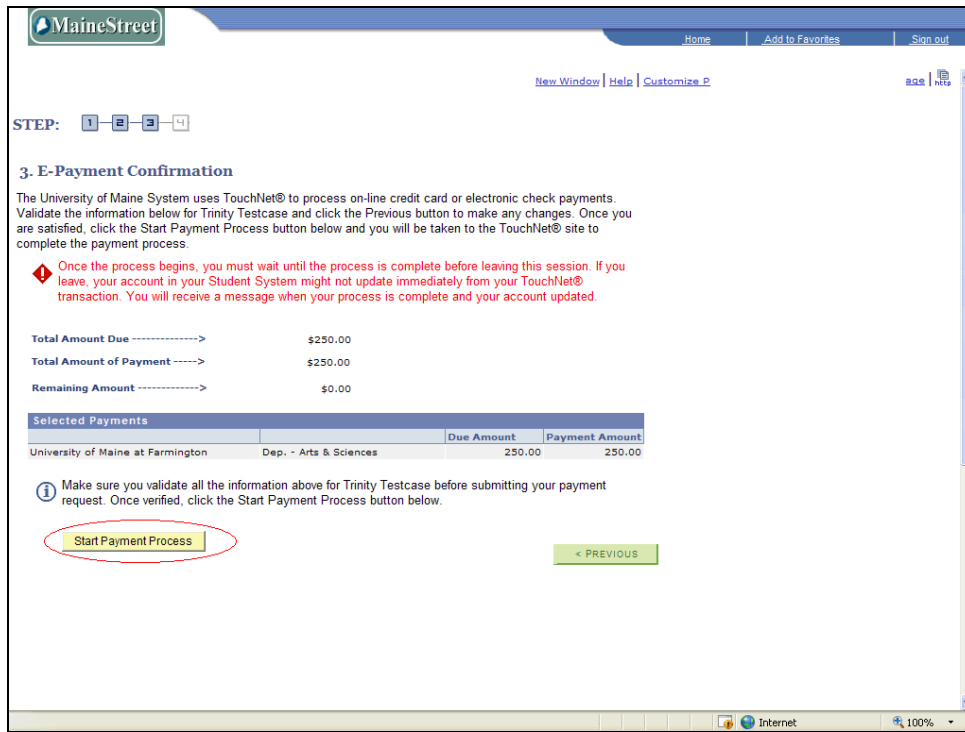
Step	Action
7.	<p>Select the appropriate payment type.</p> <p>For this example, click on <b>Credit Card</b> to select it.</p> 
8.	<p><b>Note:</b> If you are using a credit card to make a payment for either <b>USM, UMF</b> or <b>UMM</b>, when you click the <b>NEXT</b> button, a new window will open and you will be taken to TouchNet's <b>PayPath</b> system to process the credit card payment (Visa is not accepted). After the payment process is completed, the PayPath window will close and you will automatically be returned to MaineStreet.</p>
9.	<p>Click the <b>Next&gt;</b> button.</p> 

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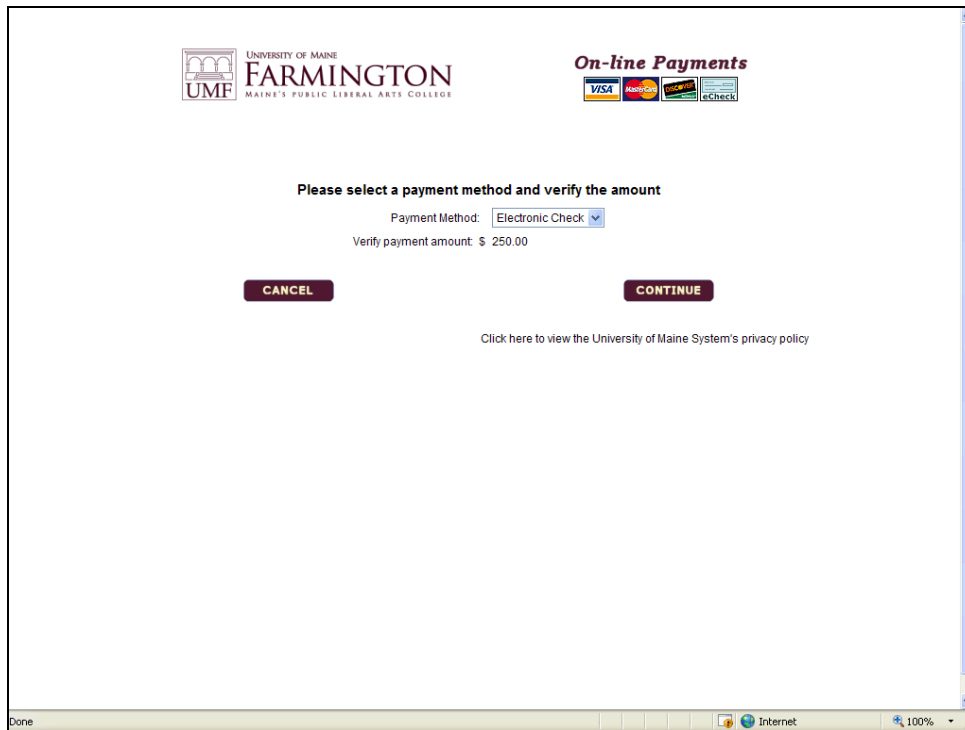
Step	Action
10.	<p>On the <b>Step 2 E-Payment Institution</b> page, the total amount due to the institution you selected appears. You can click the <b>PAY ALL</b> button to enter the total amount due or click <b>CLEAR ALL</b>.</p> <p>In the <b>Items I owe</b> section, you can enter a specific payment amount in the <b>Payment</b> field.</p> <p><b>Note:</b> <i>partial payments are possible but <u>not</u> over-payments.</i></p> <p>For this example, click the <b>PAY ALL</b> button.</p> 
11.	<p>After entering the payment amount, click the <b>Next&gt;</b> button.</p> 



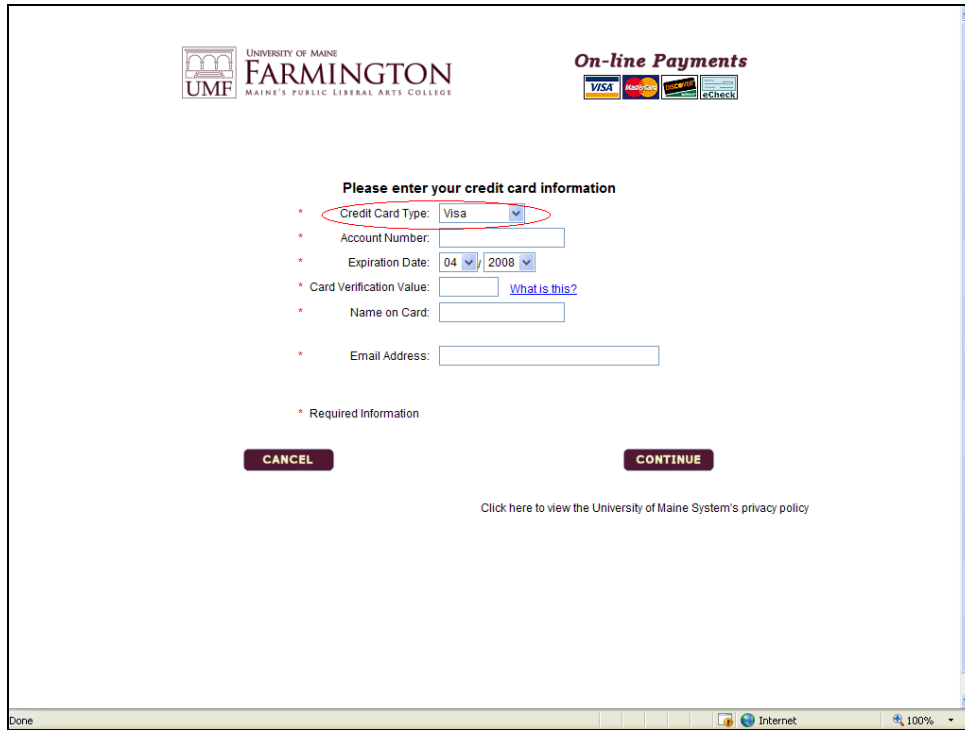
Step	Action
12.	<p>On the <b>Step 3 E-Payment Institution</b> page, verify the payment data.</p> <p>When ready, click the <b>Start Payment Process button</b> to go to the TouchNet online payment system and start the payment process.</p> <p><b>Start Payment Process</b></p>

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Step	Action
13.	<p>You are now in the <b>TouchNet</b> online payment system. The logo for the institution you are processing a payment for should display.</p> <p>If you selected a payment method of "credit card" while in MaineStreet, you must enter the payment method in TouchNet, as well.</p> <p>Click the drop-down arrow in the <b>Payment Method</b> field.</p>
14.	<p>For this example, click on <b>Credit Card</b> to select it.</p> <p><input type="text" value="Credit Card"/></p>
15.	<p>When ready, click the Continue button to move to the next step in the payment process. You also have the option to cancel out of the payment process, if you wish.</p> <p>Click the <b>continue</b> button.</p> <p><input type="button" value="CONTINUE"/></p>




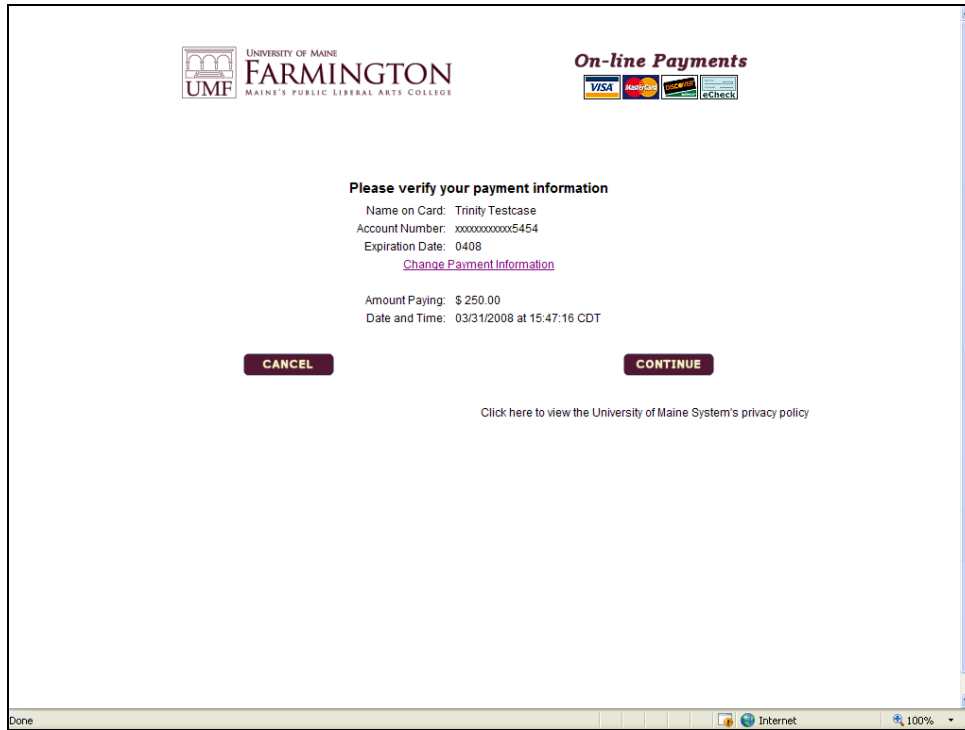
Step	Action
16.	Now you will select the credit card to apply the payment to.  Click the drop-down arrow in the <b>Credit Card Type</b> field.
17.	Click on the appropriate credit card to select it.
18.	Enter the credit card account number in the <b>Account Number</b> field.
19.	In the <b>Expiration Date</b> field, enter the credit card's expiration date.
	In the <b>Card Verification Value</b> field, enter the 3-digit Card Verification Value.
20.	Enter the credit card holder's name in the <b>Name on Card</b> field.
21.	Enter the card holder's email address into the <b>Email Address</b> field.  <b>Note:</b> <i>email verification about the payment will be sent to this address after the payment is processed.</i>

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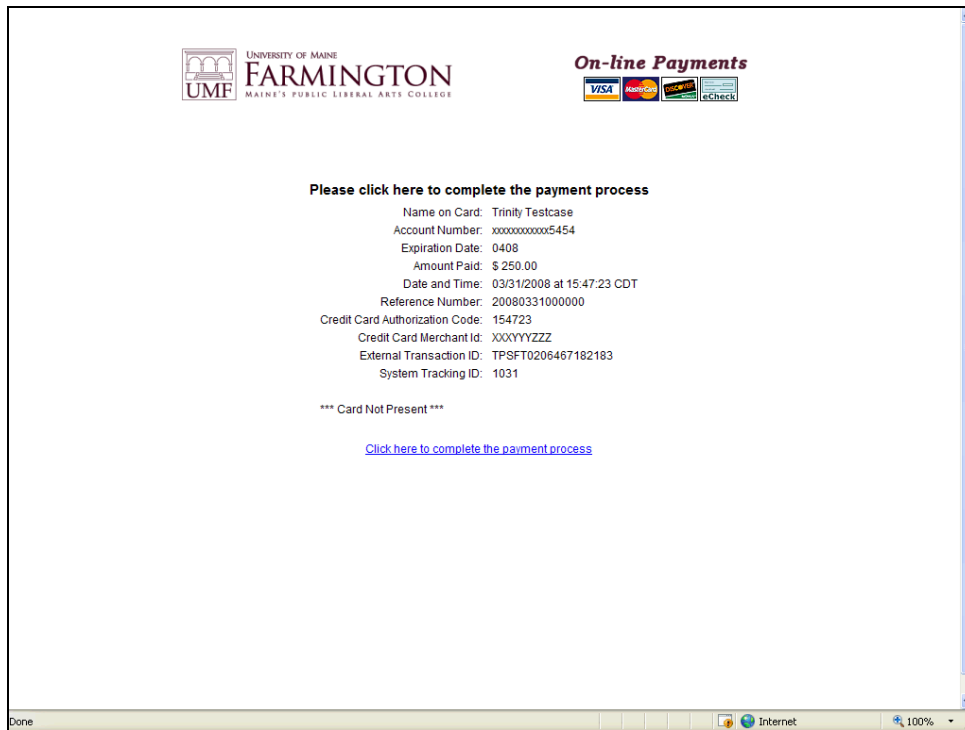
Step	Action
22.	Click the <b>continue</b> button. 



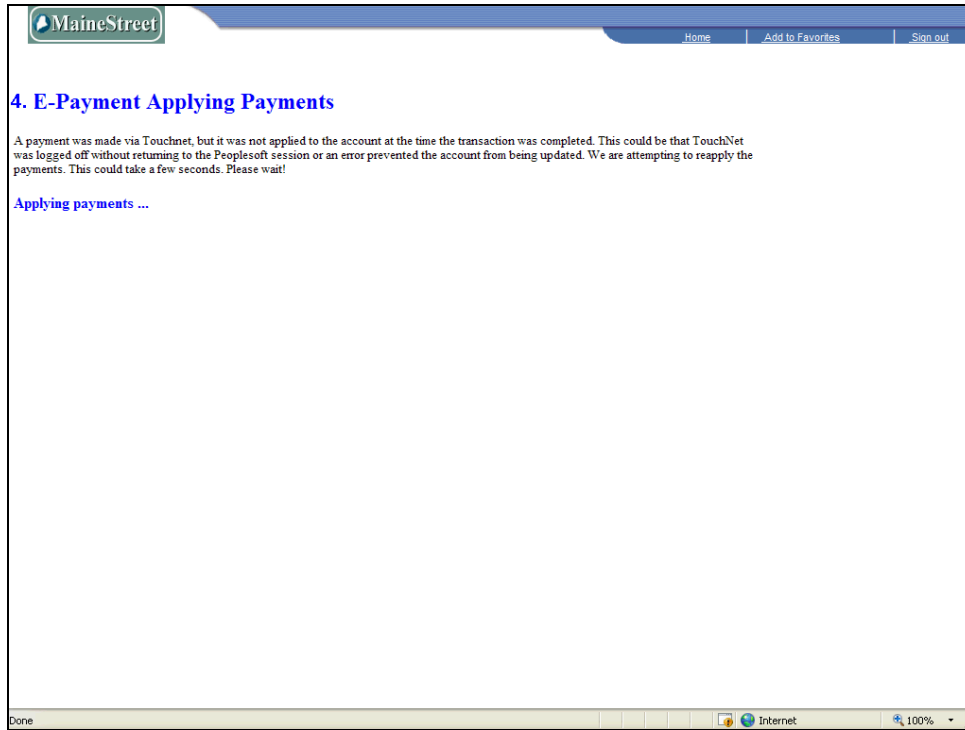
Step	Action
23.	<p>Verify that the information is correct. If corrections are necessary, click the <a href="#">Change Payment Information</a> link.</p> <p>Click the <b>continue</b> button.</p> <div data-bbox="418 1207 576 1255" style="border: 1px solid black; padding: 2px; display: inline-block; background-color: #444; color: white; text-align: center; width: 80px;"> <b>CONTINUE</b> </div>

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Step	Action
24.	Click the <a href="#">Click here to complete the payment process</a> link. <a href="#">Click here to complete the payment process</a>



Step	Action
25.	When the <b>Step 4 E-Payment Applying Payments</b> page appears, TouchNet is applying your payment to your account. You will be returned to the MaineStreet <b>Account Summary</b> page when the process is completed.

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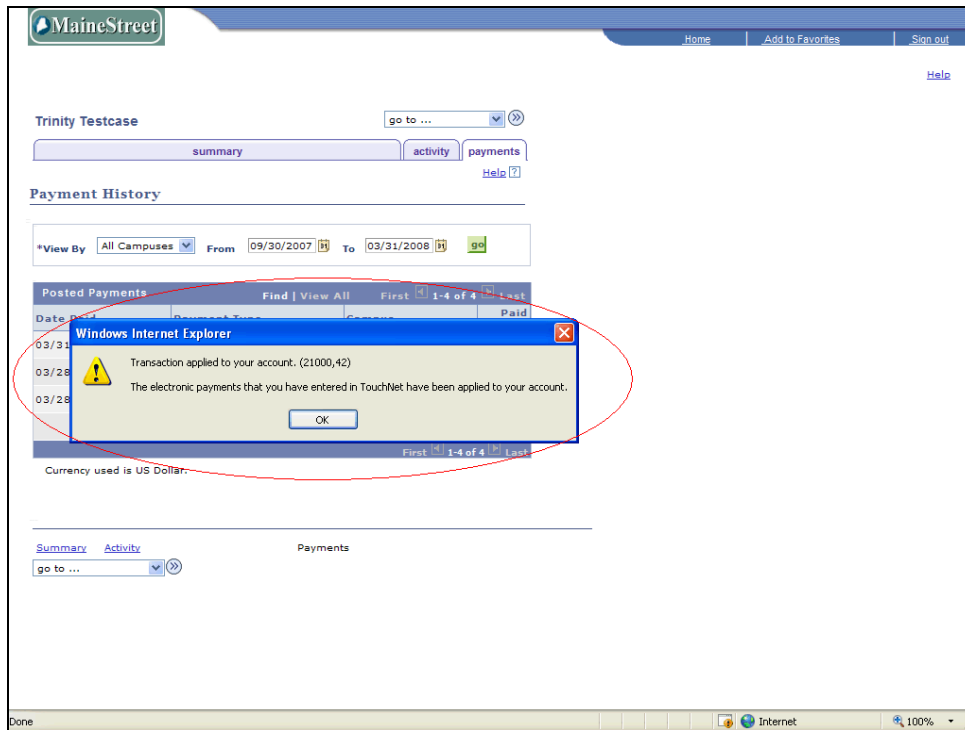
Step	Action
26.	On the <b>Account Summary</b> page, click the <b>Activity</b> tab to go to the <b>Account Activity</b> page and review your payment. <div style="border: 1px solid black; padding: 2px; display: inline-block; margin-top: 5px;">activity</div>

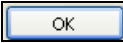


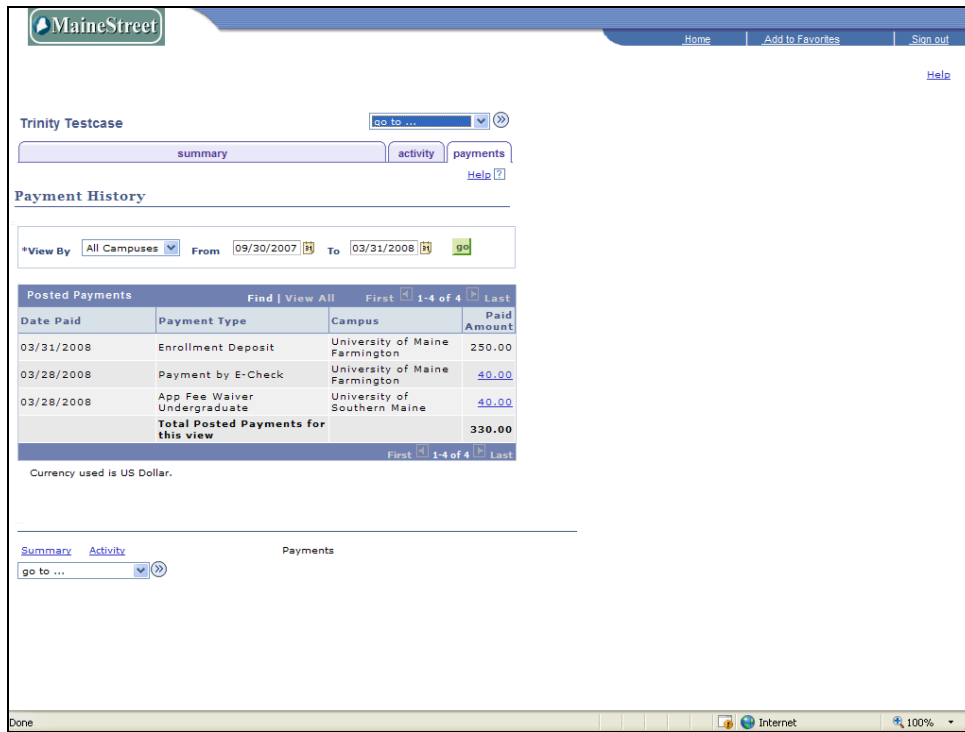
Step	Action
27.	<p>On the <b>Account Activity</b> page, check the <i>Transactions</i> section to verify your payment was posted.</p> <p>Click the <i>Payments</i> tab to go the <b>Payments History</b> page.</p> <p><a href="#">payments</a></p>


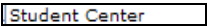

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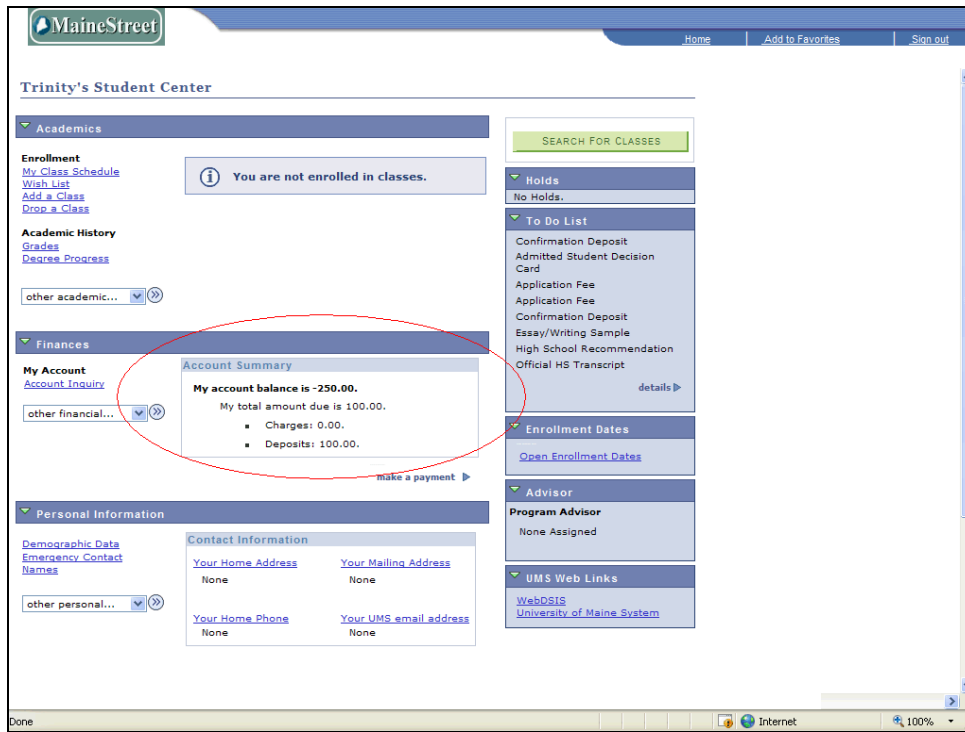
Step	Action
28.	<p>When the <b>Payment History</b> page opens, a message should appear that indicates an electronic payment entered in TouchNet was applied to your account.</p> <p>Click the <b>OK</b> button.</p> 



Step	Action
29.	To return to the <b>Student Center</b> , click the <i>goto</i> drop-down arrow. 
30.	Click on <b>Student Center</b> to select it. 
31.	Click the <b>GO!</b> button. 

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Step	Action
32.	In the <i>Finances</i> section of the <i>Student Center</i> , verify that the balance due has changed as a result of the payment.
33.	<b>End of Procedure.</b>